



# Direct Deposit Automation Toolkit

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## What we're doing

We're giving agencies the ability to request their Direct Deposit enrollments digitally using Excel, and send the data in a text file to SCO through EFTP file transfer.

This allows for paperless processing of Direct Deposit Open Enrollment documents, increases processing speed, and gives agencies an efficient way to document/transfer requests.

Note: Agencies will be responsible for maintaining direct deposit request forms.

## How to Participate

1. Fill out the State Controller's Office Enterprise File Transfer New User Request form.

For more information about the SCO Enterprise File Transfer Service, please see the included "SCOFT\_Reference.pdf" document.

2. Submit the completed form to the following e-mail: [PPSDirectDeposit@sco.ca.gov](mailto:PPSDirectDeposit@sco.ca.gov)
3. A follow up email will be sent, giving login credentials for the file transfer site.
4. Prepare the digital 699 file according to the instructions below.

Follow the step-by-step instructions starting on page 7 in the SCOEFT Reference document. **Skip Step 3.**

5. Download, open, and populate the Direct Deposit Excel file with data. (see [How to Prepare the Electronic Direct Deposit Excel File](#) below)
6. Using the “Key” tab, export the data to a text file.
7. Send the exported text file to SCO through EFTP.
8. If errors are generated during processing, they will be returned to the sender through EFTP.
9. Make any corrections, send the new exported text file to SCO through EFTP.
10. Continue steps 1-4 until the open enrollment period has ended.

## How to Prepare the Electronic Direct Deposit Excel Spreadsheet

An Excel spreadsheet is used in lieu of the Direct Deposit form for establishing or changing a direct deposit enrollment. The preferred method for Direct Deposit cancellations is still a phone call to the Direct Deposit unit.

Upon opening the spreadsheet for the first time, you will be prompted to type in your three-digit agency code.

- If a mistake is made, you can always edit the agency code in the “Sheet Info” tab.

**To start a new record, type in data in any of the fields.**

- Missing information is highlighted in yellow.
- Invalid information is highlighted in red.

Each entry is separated by a line break, and contains the following information:

- Direct Deposit Request Type (New or Change)
- Employee Social Security Number;
- Employee Name (First initial, middle initial, last name)
- Type of Account (Checking or Savings)
- Bank Routing Number
- Bank Account Number

Here is an example of

	A	B	C	D	E	F	G	H	I	J	K	L	M
1	<b>Enrollment Type</b>	<b>First Initial</b>	<b>Middle Initial</b>	<b>Last Name</b>	<b>SSN</b>	<b>Account Type</b>	<b>Routing Number</b>	<b>Account Number</b>					
2	New	I		BALL	123456789	Checking	321654987	123456					
3													
4													
5													
6													
7													
8													
9													
10													
11													

**Legend:**

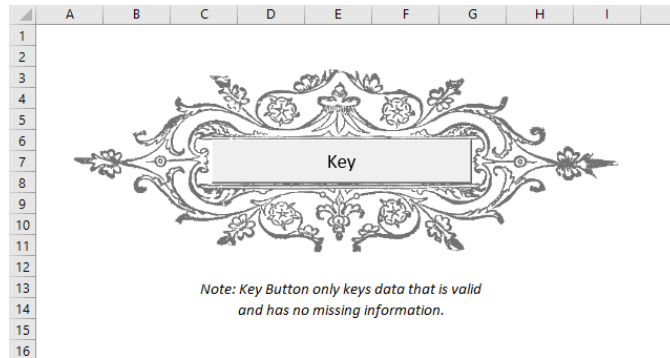
= Missing information

= Invalid Entry

## Creating the Text File (Key Tab)

After filling out the “Sheet Entry” tab with employee data, the next step is to convert the data to a text file.

The text file is created in one click by navigating to the “Key” tab, and clicking the Key button.

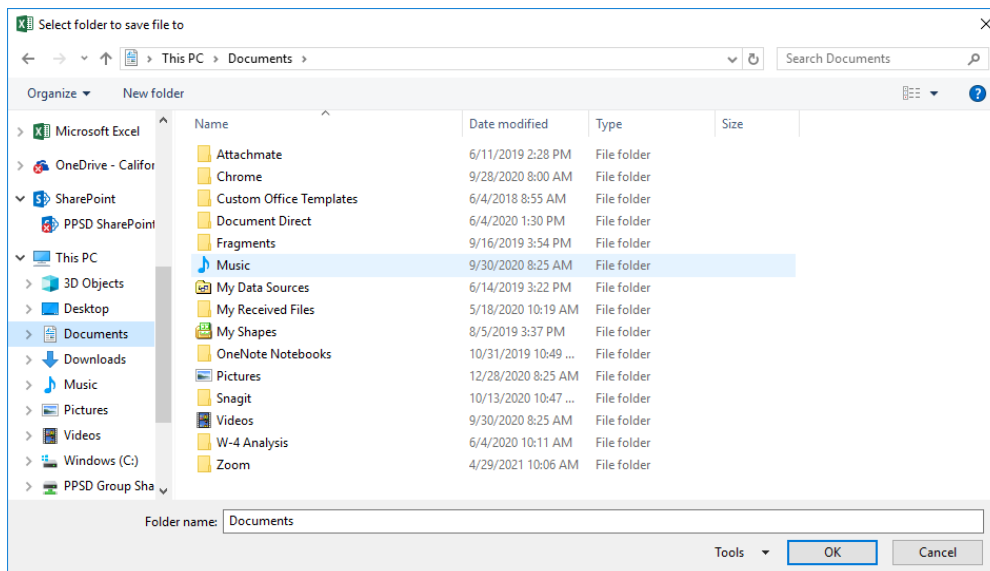


Pushing the Key button will:

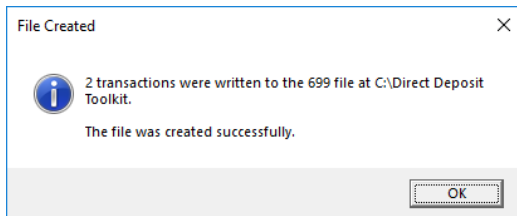
- Write all valid data to a text file.
- Prompt the user to pick a folder to save to
- Create a file using the naming convention below.
- Move all written data from “Sheet Entry” tab to the “Already Keyed” tab.
- Sort data in “Sheet Entry” & “Already Keyed” tabs.

*Note: The Key button will only export VALID records. Any records that have missing or invalid information will not be written to the text file.*

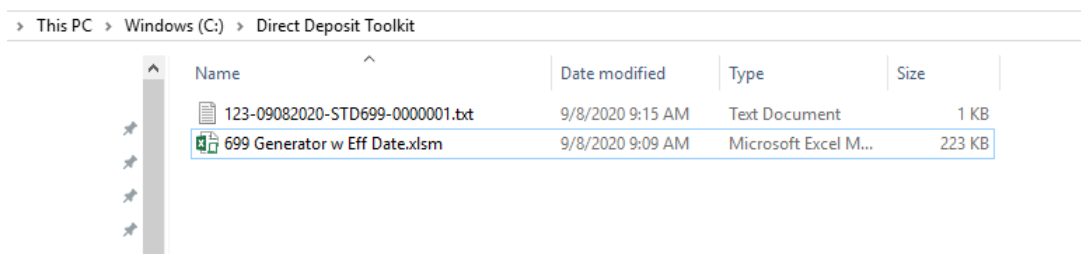
First the user is prompted to select a folder to save to.



After a save folder is selected, a dialog box will pop up informing the user how many records were successful, and where the text file was saved to.

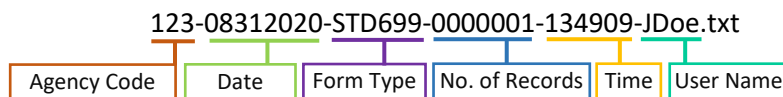


The exported text file can be found in the directory that was selected.



## File Naming Convention

Whenever a text file is created, it is automatically named according to the following convention:

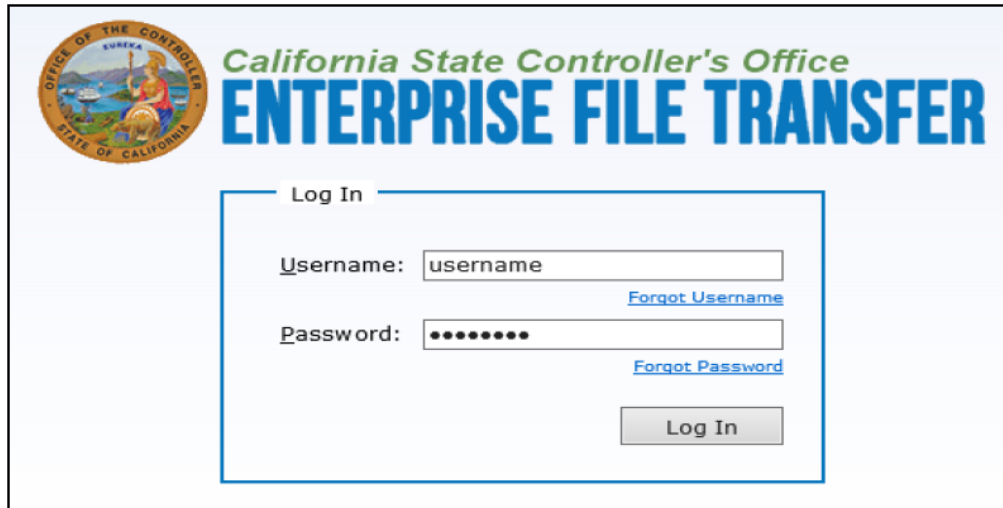


Please do not change the file name after it is generated, or duplicate the file.

## File Transfer to SCO

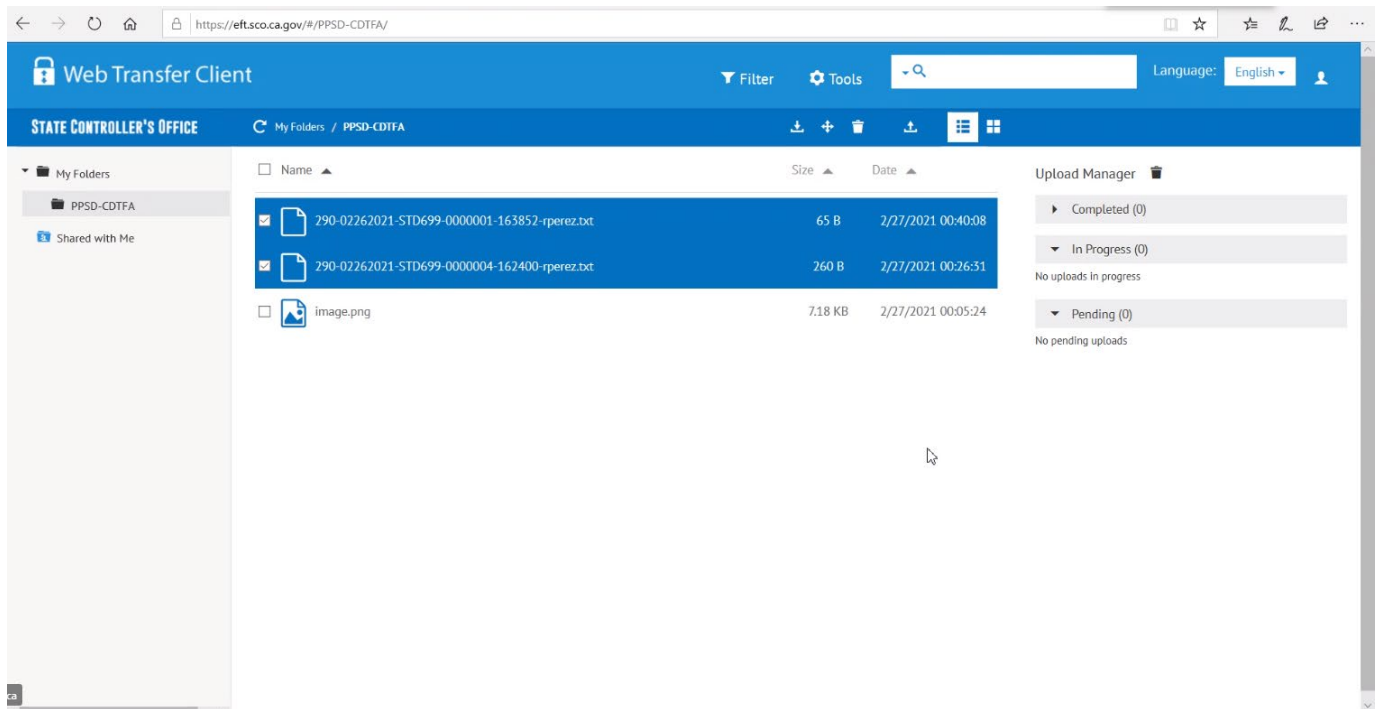
The exported text files should be sent to SCO through EFTP (Enterprise File Transfer Protocol).

To access the SCO EFT site, navigate to <https://eft.sco.ca.gov> and log in using your credentials. The site is best accessed in Internet Explorer.



After logging in, navigate to your agency's folder.

Files can be submitted by dragging and dropping the files into the folder.



Once files are successfully uploaded, the Direct Deposit unit will complete the enrollment process.

## How to Resolve Errors

Upon import of an agency-submitted 699 file, there are four possible validation errors:

- Duplicate SSN's in file
- Improper 699 file name format
- Non-existent agency code
- Duplicate 699 file name

If an error is detected upon import of a 699 text file, the agency will receive email notification of the error(s). The following is an example of an error email sent out to the agency:

The purpose of this email is to list identified STD699 Import File Name Validation errors for Direct Deposit Unit staff. Text file names which are not structured properly cannot be imported and therefore were not processed.

### AGENCY TEXT FILE NAME STRUCTURAL ERRORS

Agency Code: 123  
Request Type (1=New, 2=Change): 1  
SSN (Last 4 Digits): 1234  
Employee Name: J T DOE  
Type of Account (Checking or Saving): C  
Effective Date: 6/1/2020  
Submission Date: 3/5/2020  
Text File Date: 03052020  
Text File Name: 123-03052020-STD699-0000002-134909-JDoe.TXT  
\*\*\*\*\*

Regards,

Direct Deposit Tracker STD-699 Import  
PERSONNEL and PAYROLL SERVICES DIVISION

Upon receiving this email, the necessary corrections should be made, and a **new 699 file** should be sent via FTP containing **ONLY THE CORRECTIONS MENTIONED IN THE EMAIL.**

## Solutions

- Duplicate SSN's in file (Multiple records for single SSN)
  - Using SSN provided, eliminate the invalid duplicate SSN entries.
- Improper 699 file name format
  - Make sure that the 699 text file is named according to the [file naming convention above](#).
- Non-existent agency code
  - Double check the agency code on the "Sheet Info" tab of the spreadsheet.
- Duplicate 699 file name
  - Implies that a file by the same name has already been submitted. Check to make sure that a duplicate file is not being submitted, if the file is not a duplicate, rename the file according to the [file naming convention above](#), and re-submit.

## Needed / Useful Documents

- State Controller's Office Enterprise File Transfer New User Request form
- SCO EFT Reference
- 699 Example Text File